# EXHIBIT 21

Lewis E Keener, Sr 18535 Michaelangelo Dr Dallas, TX 75287

September 8, 2020

Equifax Information Services LLC P O Box 740256
Atlanta, GA 30374-0256

Re: Bank of America closed account 0792

I have reviewed my credit report from Bank of America and I find that there is major derogatory information from them on my report.

I would like to explain what has happened and I would like the information to be placed in my file at your reporting agency. On November 17, 2019, four fraudulent charges were placed on my account for a total of \$17,054.68. On my October 23, 2019, statement my credit line was \$5,000.00. Sometime before these charges were made, my credit line was changed to \$17,500.00. I did not request this change and I was not aware that it had increased until I received a statement with these charges on it. Bank of America contacted me by text in November, 2019, to verify the charges. I immediately called and told them these were not my charges.

After I contacted them, the credit line was decreased to \$ 5,400.00, again without my knowledge or consent. I disputed the charges, and within one week, they wrote back that the dispute was not accepted.

I looked online to identify the vendors involved so that I could contact them. I was not able to contact them because they were international vendors and had no contact information on their websites. The charges were made for 2 international air flights and an international hotel. I have not traveled by air to any international destination for several years. I am a disabled veteran with multiple health issues, unable to travel long distances. filed a police report of fraudulent activity.

Bank of America sent a letter dated March 17, 2020, stating that the claim had been resolved in my favor and that the charges and interest and fees would be credited to my account. That credit was not applied to my account.

At first, I attempted to call them to get this straightened out. I made 3 phone calls. The conclusion of each call was that they would give me a credit and that I did not owe the balance. But no one did the adjustment.

Since that did not get results, I have repeatedly sent a letter by return receipt requested with every recent statement requesting that my account be rectified. They have sent 2 letters saying they would contact me regarding my letters but no one has contacted me.

On May 21, 2020, Bank of America closed 2 other credit card accounts I had with them, accounts ending in 6447 and 5220. Both of these accounts had a zero balance and no late payments. They had no reason to close the accounts except for the dispute of these charges on the referenced account.

I noticed online that it was possible to go to a Bank of America location to talk to a representative face to face. I scheduled an appointment and met with a bank officer on August 5, 2020. The end result was that they gave me a phone number to call and said they could not resolve the issue.

I called one more time on August 12, 2020 because I could not find my account on the credit report and because my online account had been deleted. I found at this time that my account has been turned over to a collection agency. I have requested information from the collection agency for the details of the account they are setting up.

I am attaching the evidence I have of all the attempts I have made to settle this situation.

Please contact me as soon as possible to tell me what I can do to get the derogatory comment off my account, since contacting Bank of America seems to lead to dead ends. I feel like I have been treated unjustly and that I cannot find a way to remove the charges from the account.

Regards,

8/13/2020

ScoreSense | Equifax

Who are the sex offenders in your neighborhood?

×

# scoresense

Bureau Message: FRAUD VICTIM. "INITIAL ALERT". CONSUMER HAS REQUESTED AN ALERT BE PLACED ON THEIR CREDIT FILE. DAYTIME 2147970335 EX-00000 EVENING 2147970335 EX-00000

Equifax

Excellent

As of: August 11, 2020

How are my scores calculated? (§)

# Your Personal Information



LEWIS KEENER

Also known as:

Current Address:

18535 MICHAELANGELO DR DALLAS, TX 75287

Employer History:

COLLEGE STUDENT

CT\$ CORPORATION

Date of Birth:

1947

Address History:

208 N CAMPBELL DR A SPRINGDALE, AR 72762

**Accounts Summary** 

Total Balances: \$177,722

Total Payments: \$1,607

### 

8/13/2020



Revolving Credit

Balance Payment \$24,759 \$748

ScoreSense | Equifax



Real Estate

Balance Payment \$152,963 \$859



Installment Loans

Balance Payment \$0 \$0

0

Other Accounts

Balance Payment \$0 \$0



# Your Accounts

Reported from Equifax 08.10,2020

# Viewing All Account Types



Bank Of America

Act.# 414734\*\*\*\*\*\*\*

Closed

01.24.2012

\$17,500 Credit Limit \$18,545

Balance

Individual Account

Revolving Account Type Closed Condition

Opened

07 25.2020 Date Reported \$406 Payment

Payment History

Jan

Feb

May

Jun

Jul

Aug

Sep

Nov

Oct

Dec

2020

Late Payments



Mar

Apr

2019

Late Payments

























2018

Late Payments



Creditor Contact: 4060 OGLETOWN/STANTON RD DE5-019-03-07, NEWARK, DE 19713 | (800) 421-2110



Jpmcb - Home Len... Current Act.# 465132\*\*\*\*\*

10.25.2019 Opened

\$155,000 High Balance \$152,963 Balance

Joint Account

Home Loan Account Type

Open Condition 08.05.2020 Date Reported

\$859 Payment Lewis E Keener, Sr 18535 Michaelangelo Dr Dallas, TX 75287

September 8, 2020

Experian P O Box 4500 Allen, TX 75013

Re: Bank of America closed account 0792

I have reviewed my credit report from Bank of America and I find that there is major derogatory information from them on my report.

I would like to explain what has happened and I would like the information to be placed in my file at your reporting agency. On November 17, 2019, four fraudulent charges were placed on my account for a total of \$17,054.68. On my October 23, 2019, statement my credit line was \$5,000.00. Sometime before these charges were made, my credit line was changed to \$17,500.00. I did not request this change and I was not aware that it had increased until I received a statement with these charges on it. Bank of America contacted me by text in November, 2019, to verify the charges. I immediately called and told them these were not my charges.

After I contacted them, the credit line was decreased to \$ 5,400.00, again without my knowledge or consent. I disputed the charges, and within one week, they wrote back that the dispute was not accepted.

I looked online to identify the vendors involved so that I could contact them. I was not able to contact them because they were international vendors and had no contact information on their websites. The charges were made for 2 international air flights and have not traveled by air to any international destination for several years. I am a disabled veteran with multiple health issues, unable to travel long distances. I filed a police report of fraudulent activity.

Bank of America sent a letter dated March 17, 2020, stating that the claim had been resolved in my favor and that the charges and interest and fees would be credited to my account. That credit was not applied to my account.

At first, I attempted to call them to get this straightened out. I made 3 phone calls. The conclusion of each call was that they would give me a credit and that I did not owe the balance. But no one did the adjustment.

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I noticed online that it was possible to go to a Bank of America location to talk to a representative face to face. I scheduled an appointment and met with a bank officer on August 5, 2020. The end result was that they gave me a phone number to call and said they could not resolve the issue.

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I am attaching the evidence I have of all the attempts I have made to settle this situation.

Please contact me as soon as possible to tell me what I can do to get the derogatory comment off my account, since contacting Bank of America seems to lead to dead ends. I feel like I have been treated unjustly and that I cannot find a way to remove the charges from the account.

Regards,

City: EL PASO State: TX Zip: 79998-2238 Phone: (800) 421-2110

About this Alert ~





www.bankofamerica.com

LL 0831 564 511 LEWIS E KRENER SR 18585 MICHABLANGELO DR DALLAS TX 75287-8824 32772 #801 AB 0.419

### 

August 27, 2020

Account number ending in: 0792 Research request number: 748899

Our review determined that we accurately reported to the consumer credit reporting agencies. At this time we consider your dispute resolved.

What you need to know

We received your inquiry to adjust information previously reported to the consumer credit reporting agencies for the above-referenced request. We've completed our investigation and have confirmed:

- The account information is being reported accurately to your file.
- This account is being reported as charged off on July 31, 2020.
- This account is being reported with a current balance of \$1,491.00.

~ 707

Street and Apt. No., or PO Be

PS Form 3800, April 2015 PSN 7530-02-000-9047

Large Envelope

Certified

Total

Return Receipt

Grand Total:

Credit Card Remitd

Approval #: 91145Y Transaction #:254 AID: A00000000041010

Associate can show you how.

Text your tracking number to 28777 (2USPS) to get the latest status. Standard Message and Data rates may apply. You may a so visit www usps.com USPS Tracking or call 1-800-222-1811.

> Preview your Mail Track your Packages Sign up for FREE @ www.informeddelivery.com

All sales final on stamps and postage. Refunds for guaranteed services only. Thank you for your business. HELP US SERVE YOU BETTER TELL US ABOUT YOUR RECENT POSTAL EXPERIENCE Go to:

https://postalexneries

AL:Mastercard PIN: Not Required

Cleveland OH 44114 Weight:0 4b 6.60 0z Estimated Delivery Date Friday 08/28/2020

USPS Certified Mail # 70173380000014161332

USPS Return Receipt # 9590940260060069303245

Card Name:MasterCard Account #:XXXXXXXXXXXXXXX2402

Due to limited transportation availability as a result of nationwide COVID-19 impacts package delivery times may be extended. Priority Mail Expresse service will not change. \*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\* In a hurry? Self-service kiosks offer quick and easy check-out. Any Retail

\$2.20

\$3.55

\$2.85

\$8.60

\$8.60

\$8.60

Chip

Mastercard

Lewis E Keener, Sr 18535 Michaelangelo Dr Dallas, TX 75287

August 20, 2020

Javitch Block 1100 Superior Avenue, 19<sup>th</sup> Floor Cleveland, Ohio 44114-2521

I dispute the validity of the debt, the interest charged, and the fees assessed. I deny owing the debt and I refuse to pay any of it. I request that you cease further communications and attempts to collect from me.

Although you sent what you have stated is verification of the debt, all you sent were the statements from BOA showing the charges on the statements. You have not sent original sources of the charges proving that I made the charges and proving that I used a device in my possession to make the charges or proof that I used the services that were paid by these charges. Neither has BOA offered any such proof to me at the time the original charges were added to my account. Nor have I been offered a way to contact the vendor who was paid by BOA to find out original sources of the charges and I cannot, on my own, determine a way to request the vendor to remove the charges. Therefore, it is my determination that you have no actual verification of the debt, only the fact that the charges were added to my account and BOA is insisting that I owe them.

I would like to explain what has happened and I would like the information to be placed in my file at your company. On November 17, 2019, four fraudulent charges were placed on my account for a total of \$17,054.68. On my October 23, 2019, statement my credit line was \$5,000.00. Sometime before these charges were made, my credit line was changed to \$17,500.00. I did not request this change and I was not aware that it had increased until I received a statement with these charges on it. Bank of America contacted me by text in November, 2019, to verify the charges. I immediately called and told them these were not my charges.

After I contacted them, the credit line was decreased to \$ 5,400.00, again without my knowledge or consent. I disputed the charges, and within one week, they wrote back that the dispute was not accepted.

I looked online to identify the vendors involved so that I could contact them. I was not able to contact them because they were international vendors and had no contact information on their websites. The charges were made for 2 international air flights and an international hotel. I have not traveled by air to any international destination for several years. I am a disabled veteran with multiple health issues, unable to travel long distances. I filed a police report of fraudulent activity.

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At first, I attempted to call them to get this straightened out. I made 3 phone calls. The conclusion of each call was that they promised to give me a credit and they agreed I did not owe the balance. But no one did the adjustment.

Since that did not get results, I have repeatedly sent a letter by return receipt requested with every recent statement requesting that my account be rectified. They have sent 2 letters saying they would contact me regarding my letters but no one has contacted me.

I noticed online that it was possible to go to a Bank of America location to talk to a representative face to face. I scheduled an appointment and met with a bank officer on August 5, 2020. The end result was that they gave me a phone number to call and said they could not resolve the issue.

I called one more time on August 12, 2020 because my online account had been deleted. I found at this time that my account had been turned over to your collection agency.

I am attaching the evidence I have of all the attempts I have made to settle this situation.

Regards,

Lewis E Keener, Sr

### keen.deak@verizon.net

From:

Bank of America <reply@appointment.bankofamerica.com>

Sent:

Tuesday, August 4, 2020 3:03 PM

To:

keen.deak@verizon.net

Subject:

Your banking appointment reminder







# Reminding you of your upcoming appointment on August 05

You're scheduled to meet with us at 11:30 a.m. on August 05.

Manage appointment

Your appointment details:

Confirmation #:

144078957

Where: 18229 Midway Rd, Dallas, TX 75287

Phone: 972.307.4100

Discussion topic: Banking

When: 11:30 a.m.-12 p.m., August 05, 2020

# What to bring:

- Two forms of valid identification
- If you're changing your account status, be sure to bring the required documents
- If you're working on behalf of a family member or plan to discuss a joint account, be sure to bring the appropriate documentation

Have a conflict? No worries. You can reschedule your appointment to suit your schedule.

# Change appointment

We'll never ask for your personal information such as SSN or ATM PIN in email messages. If you get an email that looks suspicious or you are not the intended recipient of this email, don't click on any links. Instead, forward to abuse@bankofamerica.com then delete it.

Please don't reply to this automatically generated service email.

Privacy Notice Equal Housing Lender @

Bank of America, N.A. Member FDIC © 2020 Bank of America Corporation

Lewis E Keener 18535 Michaelangelo Dr Dallas, TX 75287-3324

August 3, 2020

Bank of America P O Box 982234 El Paso, TX 79998-2234

Re: Account -0792

Behind this letter is an updated statement for this account and a letter I received since the last letter I sent. The months of letters I have sent have not caused a resolution of this problem. The phone calls I have made have not caused a resolution. I have received two replies saying I would be contacted but I have not been contacted by anyone.

I am still requesting a written, timely response to all of the letters and phone calls you have received. It should show that the account has been credited and should result in a balance of zero on this account. Please rectify the errors that have occurred.

**Lewis E Keener** 



*Alaska.* Mileage Plan

P.O BOX 15284 WILMINGTON DE 19850

Statement Enclosed

LEWIS E KEENER SR 18535 MICHAELANGELO DR DALLAS TX 75287-3324 **Customer Service Information:** 

www.bankofamerica.com 1.800.552.7302 TTY: 1.800.346.3178

Mail billing inquiries to:

Bank of America P.O. Box 982234 El Paso TX 79998-2234

Mail payment to: Bank of America P.O. Box 851001 Dallas TX 75285-1001

> June 24 - July 23, 2020 Account# 0792

### **Account Summary**

Previous Balance Payments and Other Credits Purchases and Adjustments Fees Charged Interest Charged	\$18,322.71 \$0.00 \$0.00 <b>\$0.00</b> \$ <b>223.28</b>
New Balance Total	\$18,545.99
Total Credit Line Total Credit Available Cash Credit Line Portion of Credit Available	\$17,500.00 \$0.00 \$5,400.00
for Cash Statement Closing Date Days in Billing Cycle	\$0.00 07/23/2020 30

### Payment Information

New Balance Total Current Payment Due Past Due Amount	\$18,545.99 \$406.00 \$2,425.00
Total Minimum Payment D	ue \$2,831.00
Payment Due Date	08/20/2020
Late Payment Warning	f we do not receive your Total Minimum

Late Payment Warning: If we do not receive your Total Minimum
Payment by the date listed above, you may have to pay a late fee of up to
\$39.00 and your APRs may be increased up to the Penalty APR of 29.99%.
Total Minimum Payment Warning: If you make only the Total Minimum
Payment each period, you will pay more in interest and it will take you
longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	balance shown on this	And you will end up paying an estimated total of
Only the Total Minimum Payment	28 years	\$37,269.00

If you would like information about credit counseling services, call 866.300.5238.

53

0792

Account Number:

LEWIS E KEENER SR 18535 MICHAELANGELO DR DALLAS TX 75287-3324 New Balance Total \$18,545.99

Total Minimum Payment Due \$2,831.00

Payment Due Date 08/20/2020

Enter payment amount \$

0792

For change of address/phone number, see reverse side. Make your payment online at www.bankofamerica.com or

Mail this coupon along with your check payable to: Bank of America

10 7 9 2 II

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### Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
		Interest Charged				
07/23	07/23	INTEREST CHARGED ON PURCHASES			223.28	
07/23	07/23	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
07/23	07/23	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
07/23	07/23	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
		TOTAL INTEREST CHARGED FOR THIS PERIOD				\$223.28

2020 Totals Year-to-	Date
Total fees charged in 2020	\$223.00
Total interest charged in 2020	\$1,268.31

### Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Promotional Rate End Date	Si	,		arges by insaction
Purchases	14.74%V				\$	18,430.39	\$	223.28
Balance Transfers	14.74%V				5	0.00	\$	0.00
Direct Deposit and Check Cash Advances	19.99%V				5	0.00	\$	0.00
Bank Cash Advances	24.99%V				\$	0.00	\$	0.00

APR Type Definitions Daily Interest Rate Type: V= Variable Rate (rate may vary)

# Important Messages

Your statement balance exceeds the Total Credit Line. To ensure uninterrupted use of your adcount, please make a payment to bring your balance under the Total Credit Line. There is no fee for being over your Total Credit Line.

When this statement was created, the account's Credit Line was in a restricted status and not available for use.

Please read about important amendment(s) to your Credit Card Agreement and/or notices for your account on the enclosed Important Information page.



# BANK OF AMERICA

www.bankofamerica.com

LL 0720 139 814 LEWIS E KEENER SR 18535 MICHAELANGELO DR DALLAS TX 75287-3324 43664 #@01 AB 0.419

July 16, 2020

Account number ending in: 1801

Lewis E Keener Sr:

We're forwarding your recent inquiry to the most appropriate business area to review and respond to this matter. You should receive a communication in the near future.

We're here to help

We appreciate the opportunity to serve your financial needs. If you have questions, please call us at 1.800.472.7970, Monday through Friday, from 8 a.m. to 7 p.m. Eastern.

I have not received any communication since July 16, 2010. Lewis E Keener 18535 Michaelangelo Dr Dallas, TX 75287-3324

July 6, 2020

Bank of America
P O Box 982234
El Paso, TX 79998-2234

Re: Account -0792

I received another statement for this account.

As you can see with the attached letter, I sent a letter on June 2, 2020 by return receipt requested. I have not received a reply to this letter.

I sent a letter dated May 29, 2020. I received a reply saying I should receive a communication in the near future but I have not received a reply.

There is a letter attached dated March 27, 2020 stating that the claim has been resolved in my favor and that the charges and interest and fees will be credited to my account. That credit has not been applied and it has been more than 3 months since that letter.

This matter has been going on long enough to create a great injustice to the and to my credit rating. I did not create this problem and I believe it is time for the credit department to resolve this.

if you read the papers you will see that this charge applied to my account in error has resulted in the cancellation of two other credit cards. These accounts have never had a past due payment and have been paid promptly over many years. The decision to close my accounts was not justified.

I am requesting a written, timely response to all of the letters you have received. It should show that the account has been credited and resulting in a balance of zero. Please rectify the errors that have occurred.

**Lewis E Keener** 





www.bankofamerica.com

LL 0608 482 271 LEWIS E KEENER SR 18535 MICHAELANGELO DR DALLAS TX 75287-3824 33242 #@01 AB 0.419

June 04, 2020

Account number ending in: 1801

Lewis E Keener Sr:

We're forwarding your recent inquiry to the most appropriate business area to review and respond to this matter. You should receive a communication in the near future.

We're here to help
We appreciate the opportunity to serve your financial needs. If you have questions, please call us at 1.800.472.7970 Monday through Friday, from 8 a.m. to 7 p.m. Eastern.

PR2 FVRO 1-1 U8-KN

01 of 01

BANK OF AMERICA 🦈

*Alaska*. Mileage Plan

P.O. BOX 15284 WILMINGTON, DE 19850

Statement Enclosed

LEWIS E KEENER SR 18535 MICHAELANGELO DR DALLAS TX 75287-3324 Customer Service Information:

Customer Service Information
www.bankofamerica.com
1.800.552.7302
TTY: 1.800.346.3178
Mail billing inquiries to:
Bank of America
P.O. Box 982234
El Paso TX 79998-2234
Mail payment to:
Bank of America
P.O. Box 851001

Dallas TX 75285-1001

May 24 - June 23, 2020

### **Account Summary**

Previous Balance Payments and Other Credits Purchases and Adjustments Fees Charged Interest Charged	\$18,056.23 \$0.00 \$0.00 \$39.00 \$227.48
New Balance Total	\$18,322.71
Total Credit Line	\$17,500.00
Total Credit Available	\$0.00
Cash Credit Line Portion of Credit Available	\$5,400.00
for Cash	\$0.00
Statement Closing Date	06/23/2020
Days in Billing Cycle	31

Payment Information

New Balance Total Current Payment Due Past Due Amount	\$18,322.71 \$447.00 \$1,978.00
Total Minimum Payment Due	\$2,425.00 07/20/2020

Late Payment Warning: If we do not receive your Total Minimum
Payment by the date listed above, you may have to pay a late fee of up to
\$39.00 and your APRs may be increased up to the Penalty APR of 29.99%.
Total Minimum Payment Warning: If you make only the Total Minimum
Payment each period, you will pay more in interest and it will take you

longer to pay off your balarce. For example:

If you make no additional charges using this card and each month you pay	You will payoff the balance shown on the statement in about	is paying an estimated
Only the Total Minimum Payment	28 years	\$37,267.00

If you would like information about credit counseling services, call 866.300.5238.

53

BANK OF AMERICA
P.O. BOX 851001
DALLAS TX 75285-1001
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LEWIS E KEENER SR 18535 MICHAELANGELO DR DALLAS TX 75287-3324 Account Number: 0792

New Balance Total \$18,322.71

Total Minimum Payment Due \$2,425.00

Payment Due Date 07/20/2020

0792

Enter payment amount \$

For change of address/phone number, see reverse side.
Make your payment online at viviv. cankofamenca.com or
Mall this coupen along with your check payable to: Bank of America



### Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
06/30	05/33	Fees		0792	39.00	
06/20	06/22	TOTAL FEES FOR THIS PERIOD		0792	39.00	\$39.00
		Interest Charged				
06/23	06/23	INTEREST CHARGED ON PURCHASES			227.48	
05/23	05/23 06/23 INTEREST CHARGED ON BALANCE TRANSFERS			0.00		
06/23	06/23	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
06/23	06/23	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
		TOTAL INTEREST CHARGED FOR THIS PERIOD				\$227.48

2020 Totals Year-to-Date	
Total fees charged in 2020	\$223.00
Total Interest charged in 2020	\$1,045.03

## Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Promotional Rate End Date	Balance Subject to Interest Rate		Subject to Charges Interest Transact	
Purchases	14.74%V				S	18,171.12	5	227.48
Balance Transfers	14.74%V				5	0.00	5	0.00
Direct Deposit and Check Cash Advances	19.99%V				5	0.00	5	0.00
Bank Cash Advances	24.99%V				5	0.00	\$	0.00

APR Type Definitions Daily Interest Rate Type: V= Variable Rate (rate may vary)

Lewis E Keener 18535 Michaelangelo Dr Dallas, TX 75287-3324

June 2, 2020

Bank of America P O Box 982234 El Paso, TX 79998-2234

Re: Account

-0792

I am writing another letter because I noticed that I sent the previous package to a Dallas, TX address and not this Ei Paso. Tx address.

I am enclosing a copy of all previous written communication regarding the balance on this account. They document the various times I have contacted Bank of America in order to have this balance removed from my account.

There is a letter attached dated March 17, 2020 from Bank of America, stating that the claim has been resolved in my favor and that the charges and interest and fees will be credited to my account. That credit has not been applied to my account.

In addition, 2 other Bank of America credit card accounts have been closed because there is a balance on this account. The closure of these accounts is based on false information. I am sure this action will have a negative impact on my credit report, which will harm me financially

I have enclosed a copy of the police report that has been filed showing that a charge of 17,054.68 was fraudulently charged to my credit card.

The inaction of Bank of America to correct this situation has been a great injustice to me and has caused significant grief, pain, and loss to me.

I am requesting a written response that shows you are responding to correct this injustice and close out these false charges and interest and fees.

**Lewis E Keener** 

SENDER: ODMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY	
E Complete items 1, 2, and 3.  E Print your name and address on the reverse so that we can return the card to you.  E Attach this card to the back of the mailpiece, or on the front if space permits.  1. Article Addressed to:  Benk of America  O Bex 85/00/  Dallas Tx 75285-100/	A. Signature  X.	_
9590 9402 5894 0049 8050 35	3. Service Type  Adult Signature  Adult Signature Restricted Delivery  Ocrtified Mail Restricted Delivery  Cotified Mail Restricted Delivery  Cotlect on Delivery Restricted Delivery  Unsured Mail  Insured Mail  Binsured Mail Restricted Delivery  (over \$550)	
PS Form 3811, July 2015 PSN 7530-02-000-9053	Domestic Return Receip	t

Lewis E Keener 18535 Michaelangelo Dr Dallas, TX 75287-3324

May 25, 2020

Bank of America P O Box 851001 Dallas, TX 75285-1001

Re: Account -0792

I am writing you to let you know that a great injustice has been done and has caused grief, pain, and loss to me.

I have enclosed a copy of the letter and attachments sent on January 30, 2020. The documents show the numerous times I have contacted Bank of America to have this matter resolved. In addition to the letter, I have made numerous phone calls to attempt to reach someone who will correct the account and each time I have been promised that the account will be corrected but no action has been taken.

Also enclosed is a letter to me dated March 17, 2020, that states the claim has been resolved in my favor and that the charges and interest and fees will be credited. That credit has not been applied to my account.

I have three accounts with Bank of America. On May 21, 2020, I received two emails telling me that the other two accounts have been closed. It is apparent that these accounts are being closed because of the balance still showing on this account. This is a decision that is unwarranted and I have done nothing to cause the closures.

I have also enclosed a police report that I filed showing the crime that was committed against me by someone charging 17,054.68 to my credit card.

I am requesting a written response that shows you are responding to correct this injustice and close out these false charges and interest and fees.

Lewis E Keene

### DALLAS POLICE DEPARTMENT SUMMARY INCIDENT REPORT

REPORT NUMBER: 802915-2020



INC	CIDEN.	TINF	ORMAT	ION																		
INC	IDENT C	ODE	INCIDEN	IT TYPE				INITIAL X DATE/TIME STARTED DE				ATE/TIME ENDED			DATE/TIME REPORTED		RTED					
NA-	9999999	9-Z6	CREDIT	CARD	OR DE	BIT CAR	D	SUPP	11/1	7/2019	9 06	:40 AN	1	11	17/2	019 06	:48 A	M	03/10	/2020	02:55 F	M
REF	PORT FI	LED FF	ROM	TRACK	(ING N	UMBER		LOCATIO	ON OF OC	CCUR	REN	ICE		7		-		APP	ROVED	BY:		
***				T20003	3657			18535 M	ichaelang	gelo D	rive	, Dalla	s, TX	752	87			1219	912/Jaco	ueline	Gardn	er
LOC	CATION	TYPE		TH	HEFT T	TYPE		MET	THOD OF	ENTR	Y	METHO	D OF	ΕX	IT	PT OF	FENT	RY	PT OF E	XIT	ENTRY	LOC
OTH	HER/UNI	KNOW	V																			
PE	RSON	LIST	INGS																			
	TYPE	LAST	NAME		F	IRST NA	ME	MIDDI	E NAME	DC	В		RACE				SEX	DF	RIVER LI	C NO		LIC ST
	V	Keen	er, SR		L	_ewis		Edwar	rd	***			***				•	***				***
	SSN		ETHNI	CITY		RESIDEN	T	EYEC	COLOR	H	AIR	COLO	3	A¢	SE	HEIGH	НТ	W	EIGHT	CELL	PHONE	
1			***			•••																
'	EMAIL						RESID	ENCE A	DDRESS										HOME	PHON	NE	
	keen.d	eak@v	erizon.ne	et			***											***				
	EMPLO	YER N	NAME				BUSIN	IESS AD	DRESS										WORK	OHA	ΝE	
							***															
NA	RRAT	IVE																				
an		ted th							ard, I die a Police					s y	ou d	can se	ee I t	old	Bank o	f Ame	erica a	bout it





www.bankofamerica.com

LL 0320 269 630 LEWIS E KEENER SR 18535 MICHAELANGELO DR DALLAS TX 75287-3324 25078 #801 AB 0.419

[լմլյիլմիսիլինոնիվներնինիներոնիությունինիլոներինթուիսի

March 17, 2020

Account number ending in: 1801

Lewis E Keener Sr:

Good news - your claim has been resolved.

We're happy to let you know a credit(s) has been placed on your account that includes any interest charges and fees that you were charged. You don't have to do anything on your end - you'll see the credit(s) on your monthly statement. We appreciate your patience and are happy we could resolve this for you.

It's important you know that sometimes we receive new information from the merchant that can cause your claim to be reopened. Don't worry, if this happens, we'll let you know and if we need anything additional from you.

Your security is our priority
Together, we can make the strongest possible defense against fraud.
You can take simple steps like using strong, unique passwords for
Online and Mobile Banking, and by confirming the email address and
mobile number we have are up to date. You can also sign up for
customized alerts to let you know when something unusual happens with
your account.

Thank you for being our client.

8h, 2h, 021 L

BANK OF AMERICA

**Alaska.** Mileage Plan

P.O. BOX 15284 WILMINGTON, DE 19850

> LEWIS E KEENER SR 18535 MICHAELANGELO DR DALLAS TX 75287-3324

**Customer Service Information:** 

www.bankofamerica.com 1.800.552.7302 TTY: 1.800.346.3178 Mall billing inquiries to: Bank of America P.O. Box 982234 EI Paso TX 79998-2234

Account#

Mail payment to: Bank of America P.O. Box 851001 Dallas TX 75285-1001

April 24 - May 23, 2020

### **Account Summary**

Previous Balance Payments and Other Credits Purchases and Adjustments Fees Charged Interest Charged	\$17,800.25 \$0.00 \$0.00 \$3 <b>9.00</b> \$2 <b>16.9</b> 8
New Balance Total	\$18,056.23
Total Credit Line	\$17,500.00
Total Credit Available	\$0.00
Cash Credit Line	\$5,400.00
Portion of Credit Available	
for Cash	\$0.00
Statement Closing Date	05/23/2020
Days in Billing Cycle	30

### Payment Information

New Balance Total Current Payment Due Past Due Amount	\$18,056.23 \$433.00 \$1,545.00
Total Minimum Payment Due	\$1,978.00
Payment Due Date	06/20/2020

Late Payment Warning: If we do not receive your Total Minimum
Payment by the date listed above, you may have to pay a late fee of up to
\$39.00 and your APRs may be increased up to the Penalty APR of 29.99%.
Total Minimum Payment Warning: If you make only the Total Minimum
Payment each period, you will pay more in interest and it will take you
longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	b	You will payoff the alance shown on this statement in about	Andiyouwill'endigo payingan estimated total of
Only the Total Minimum Payment		28 years	\$37,212.00

If you would like information about credit counseling services, call 866.300.5238.

2970

BANK OF AMERICA P.O. BOX 851001 DALLAS TX 75285-1001

LEWIS E KEENER SR 18535 MICHAELANGELO DR DALLAS TX 75287-3324 Account Number: \$18,056.23

New Balance Total \$18,056.23

Total Minimum Payment Due \$1,978.00

Payment Due Date 06/20/2020

Enter payment amount \$

For change of address/phone number, see reverse side.

Make your payment online at www.bankofamerica.com or

Mail this coupon along with your check payable to: Bank of America

From: Sent: Bank of America Alert < customer.assistance.bad@assist.bankofamerica.com>

Sent:

Thursday, May 21, 2020 3:00 PM

To: Subject: keen.deak@verizon.net
Lewis E Keener Sr, Important information about your credit card

**ACCOUNT CLOSURE** 

Account number ending in 6447

X

# Unfortunately, we've made the decision to close your credit card account ending in 6447 on 5/21/2020.

We wanted to let you know about this change in your credit card account status as soon as possible. We want to make sure you understand how this change could affect you and what you can expect.

We'll be sending you a separate letter by mail to explain why we made this change. Please read it carefully. It provides you with more detailed information.

If you have any recurring payments linked to this account, please be sure to make other payment arrangements.

We apologize for any inconvenience closing the account causes you.

Learn more about understanding and improving credit by visiting Better Money Habits, which provides tools and information to help you manage your money.

Contact Us | Privacy & Security

You're receiving this servicing email as part of your existing relationship with us.

Bank of America, PO Box 25118, Tampa, FL 33622.

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This email was sent to: keen.deak@verizon.net

EMAIL-11-19-0469.A



### keen.deak@verizon.net

From:

Bank of America Alert < customer.assistance.bac@assist.bankofamerica.com>

Sent:

Thursday, May 21, 2020 3:01 PM

keen.deak@verizon.net

To: Subject:

Lewis E Keener Sr, Important information about your credit card

### **ACCOUNT CLOSURE**

Account number ending in 5220

RANK OF AMFRICA

# Unfortunately, we've made the decision to close your credit card account ending in 5220 on 5/21/2020.

We wanted to let you know about this change in your credit card account status as soon as possible. We want to make sure you understand how this change could affect you and what you can expect.

We'll be sending you a separate letter by mail to explain why we made this change. Please read it carefully. It provides you with more detailed information.

If you have any recurring payments linked to this account, please be sure to make other payment arrangements.

We apologize for any inconvenience closing the account causes you.

Learn more about understanding and improving credit by visiting Better Money Habits, which provides tools and information to help you manage your money.

Contact Us | Privacy & Security

You're receiving this servicing email as part of your existing relationship with us.

Bank of America, PO Box 25118, Tampa, FL 33622.

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This email was sent to: keen.deak@verizon.net

EMAIL-11-19-0469.A

Lewis E Keener 18535 Michaelangelo Dr Dallas, TX 75287

January 30, 2020

Bank of America P O Box 851001 Dallas, TX 75285-1001

Re: Account

H079

I am writing to you regarding a dispute of charges on this account that we have been told is being researched.

Here are the charges in question:

11/17 Slydepay 845.07

11/17 Immo Sarl 4,389.31

11/17 rexinternational.net 5,910.15

11/17 rexinternational.net 5j910.15

These charges total 17,054.68

I have called 3 times about these charges and even though the charges are in research, I would like to send you a written statement for our records.

On the October 23, 2019 statement you can see printed there that the credit limit on this account was \$5,000.00. I did not request a credit increase, but on the November 23, 2019 statement the credit line shows \$17,500.00. Evidently it was changed before these charges were accepted on the account. After the phone calls and the dispute of charges, the credit line was changed again. On the December 23, 2019 statement it shows \$5,400.00.

I was contacted in November, 2019, to verify the charges and immediately called and stated these were not my charges.

I looked online to identify the vendors involved. It appears these charges were made for 2 international air flights and an international hotel. I have not traveled by air to an international destination for many years. I am a senior adult on a fixed income. I am a disabled veteran with multiple health issues. I am not able to travel long distances. It is preposterous to think these charges were made by me.

I believe that is was Bank of America's error to accept these charges when they are 12,000 over the credit limit on this account. I think it is harmful to my credit rating to keep these charges on my account.

I would appreciate an update on the research into these charges and I would especially like for you to remove them from my balance as soon as possible. The January 23, 2020, statement shows a payment is due and that the account is pastidue. I have a very good credit rating and I do not want my credit rating to be adversely affected because of this error. I am innocent of any wrong-doing.

Thank you in advance for a prompt response.

Sincerely,





SS 0127 N 867 954 12 24813 #@01 AB 0.412

 nation:

Customer Service Information:
www.bankofamerica.com
1.800.552.7302
TTY: 1.800.346.3178
Mail billing inquiries to:
Bank of America
P.O. Box 982234
EI Paso TX 79998-2234
Mail payment to:
Bank of America
P.O. Box 851001
Dallas TX 75285-1001

December 24 - January 23, 2020 Account# 0792

02/20/2020

### **Account Summary**

Previous Balance Payments and Other Credits Purchases and Adjustments Fees Charged Interest Charged	\$17,054.68 \$0.00 \$0.00 \$28.00 \$0.00
New Balance Total	\$17,082.68
Total Credit Line	\$17,500.00
Total Credit Available	\$417.32
Cash Credit Line Portion of Credit Available	\$5,400.00
for Cash	\$417.32
Statement Closing Date	01/23/2020
Days in Billing Cycle	31

### Payment Information

Payment Due Date

Total Minimum Payment Due	\$368.00
Past Due Amount	 \$170.00
Current Payment Due	\$198.00
New Balance Total	 \$17,082.68

Late Payment Warning: If we do not receive your Total Minimum
Payment by the date listed above, you may have to pay a late fee of up to
\$39.00 and your APRs may be increased up to the Penalty APR of 29.99%.
Total Minimum Payment Warning: If you make only the Total Minimum
Payment each period, you will pay more in interest and it will take you
longer to pay off your balance. For example:

If you make no additional You will payoff the And you will end up paying an estimated charges using this card balance shown on this and each month you pay tatement in about total of 29 years \$39,129.00 Only the Total Minimum Payment 36 months \$21,708.00 \$603.00 (Savings = \$17,421.00)

If you would like information about credit counseling services, call 866.300.5238.

53

BANK OF AMERICA P.O. BOX 851001 DALLAS TX 75285-1001

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LEWIS E KEENER SR 18535 MICHAELANGELO DR DALLAS TX 75287-3324 Account Number: 0792

New Balance Total \$17.082.68

Total Minimum Payment Due \$368.00

Payment Due Date 02/20/2020

Enter payment amount \$

sedo

For change of address/phone number, see reverse side. Make your payment online at www.bankofemerice.com or Mail this coupon along with your check payable to: Bank of America



# Transactions

Transaction Date	Posting Date	Description		Reference Number	Account Number	Amount	Total
01/20	01/21	Fees LATE FEE FOR PAYMENT DUE TOTAL FEES FOR THIS P	ERIOD		0792	28.00	\$28.00
01/23 01/23 01/23 01/23	01/23 01/23 01/23 01/23	Interest Charged INTEREST CHARGED ON PURCH INTEREST CHARGED ON BALAN INTEREST CHARGED ON DIR DE INTEREST CHARGED ON BANK TOTAL INTEREST CHARGE	CE TRANSFERS P&CHK CASHADV CASH ADVANCES			0.00 0.00 0.00 0.00	\$0.00
		2020 : Total fees charged in 203	otals Year-to-Date	\$28.00			

\$0.00

## Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Total interest charged in 2020

Type of Balance	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Promotional Rate End Date	Bala Subj Inte Rate	ect to rest		rges by isaction
Purchases	16.24%V				5	0.00	\$	0.00
Balance Transfers	16.24%V				5	0.00	S	0.00
Direct Deposit and Check Cash Advances	21.49%V				S	0.00	5	0.00
Bank Cash Advances	26.49%V				\$	0.00	5	0.00

APR Type Definitions Daily Interest Rate Type: V- Variable Rate (rate may vary)

# Important Messages

You're a valued customer and we want you to know that we haven't received your current payment due. Please send your payment due today. If you've already mailed it, thank you.



# BANK OF AMERICA

www.bankofamerica.com

LL 1212 315 576 LEWIS E KEENER SR 18535 MICHAELANGELO DR DALLAS TX 75287-3324 26475 #@01 AB 0.412

December 10, 2019

Account number ending in: 1801

Lewis E Keener Sr: unfortunately, we're unable to approve your recent fraud claim.

Our research included the information you provided with your claim, your account history, and if available, information from the merchant, such as a signed receipt or contract. We confirmed the following:

- We confirmed the charge(s) was made using one of your verified devices, like a cell phone or tablet.

### What's Next

- Any temporary credits applied to your account will be removed.
  You'll see it on your monthly statement, along with any additional charges or fees you owe.
- If your account was past due at the time of your claim, and no payments were made, it will return to that same status.
- Please continue to make the required payments on your account.

If you have new or additional information that wasn't provided earlier, please submit to PO Box 982237, El Paso, TX 79998 or call us at 800.472.7970, Monday through Friday, 8 a.m. to 7 p.m. Eastern.

Thank you for your patience while we researched your claim.



*Alaska*. Mileage Plan

SS 1227 N 678 698 1

26319 #@01 AB 0.412

LEWIS E KEENER SR
18535 MICHAELANGELO DR
DALLAS TX 75287-3324



Customer Service Information: www.bankofamerica.com 1.800.552.7302 TTY: 1.800.346.3178 Mail billing inquiries to: Bank of America P.O. Box 982234 El Paso TX 79998-2234 Mail payment to: Bank of America P.O. Box 851001 Dallas TX 75285-1001

November 24 - December 23, 2019 Account#

# **Account Summary**

Previous Balance Payments and Other Credits Purchases and Adjustments Fees Charged Interest Charged	\$362.90 \$362.90 \\$17.054.68 \$0.00 \$0.00
New Balance Total	\$17,054.68
Total Credit Line	\$17,500.00
Total Credit Available	\$445.32
Cash Credit Line	\$5,400.00
Portion of Credit Available	
for Cash	\$445.32
Statement Closing Date	12/23/2019
Days in Billing Cycle	30

### Payment Information

New Balance Total Current Payment Due		\$17,054.68 \$170.00
Total Minimum Payment Du Payment Due Date	<b>e</b>	\$170.00 01/20/2020

Late Payment Warning: If we do not receive your Total Minimum
Payment by the date listed above, you may have to pay a late fee of up to
\$39.00 and your APRs may be increased up to the Penalty APR of 29.99%.
Total Minimum Payment Warning: If you make only the Total Minimum
Payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	Ь	You will payoff the alance shown on this statement in about	And you will end up paying an estimated total of
Only the Total Minimum Payment		29 years	\$39,338.00
\$602.00		36 months	\$21,672.00 (Savings = \$17,666.00)

If you would like information about credit counseling services, call 866.300.5238.

79 20

53 2640 **BANK OF AMERICA** 0792 Account Number: P.O. BOX 851001 **DALLAS TX 75285-1001 New Balance Total** \$17,054.68 - Միլլիիանիկինիկան արագահանիկին անագահանիկին համարիկինիի և արագահանիկինի հայարական հայարական հայարական հայարակ Total Minimum Payment Que \$170.00 Payment Due Date 01/20/2020 **LEWIS E KEENER SR** Enter payment amount 18535 MICHAELANGELO DR DALLAS TX 75287-3324 For change of address/phone number, see reverse side. Make your payment online at www.bankolamenca.com or Mail this coupen along with your check payable to: Bank of America



## Transactions

Transaction Date	Posting Date	Description		Reference Number	Account Number	Amount	Total
12/04	12/04	Payments and Other Credits PAYMENT - THANK YOU		9981	0792	-362.90	
1210-1	12704		OTHER CREDITS FOR THIS PERIOD	)		302.30	-\$362.90
		Purchases and Adjustments					
11/17	12/10	FRAUD DISPUTE		4000	0792	845.07	
11/17	12/10	FRAUD DISPUTE		0610	0792	5,910.15	
11/17	12/10	FRAUD DISPUTE		9605	0792	5,910.15	
11/17	12/10	FRAUD DISPUTE		4100	0792	4,389.31	
		TOTAL PURCHASES AND	ADJUSTMENTS FOR THIS PERIOD	•			\$17,054.68
		Interest Charged					
12/23	12/23	INTEREST CHARGED ON PURCH	ASES			0.00	
12/23	12/23	INTEREST CHARGED ON BALAN	CE TRANSFERS		1	0.00	
12/23	12/23	INTEREST CHARGED ON DIR DE	P&CHK CASHADV			0.00	
12/23	12/23	INTEREST CHARGED ON BANK	CASH ADVANCES			0.00	
		TOTAL INTEREST CHARG	ED FOR THIS PERIOD				\$0.00

2019 Totals Year-to-D	ate
Total fees charged in 2019	\$0.00
Total interest charged in 2019	\$0.00

# Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Promotional Rate End Date	Balai Subj Inter Rate	ect to est		ges by
Purchases	16.24%V				5	0.00	\$	0.00
Balance Transfers	16.24%V				5	0.00	\$	0.00
Direct Deposit and Check Cash Advances	21.49%V				5	0.00	5	0.00
Bank Cash Advances	26.49%V				5	0.00	S	0.00

APR Type Definitions Daily Interest Rate Type: V= Variable Rate (rate may vary)

*Alaska*. Mileage Plan

88 1127 N 781 801 12 06749 #041 AB 0.412



Customar Service Information: www.bankafamerica.com
1.800.552.7302
TTY: 1.800.346.3178
Mail billing Inquiries to:
Bank of America
P.O. Box 98234
El Paso TX 79998-2234
Mail payment to:
Bank of America
P.O. Box 851001
Dallas TX 75285-1001

October 24 - November 23, 2019 Account# 0792

# **Account Summary**

Previous Balance Payments and Other Credits Purchases and Adjustments Fees Charged Interest Charged	\$323.44 -\$17.378.12 \$17.417.58 \$0.00 \$0.00
New Balance Total	\$362.90
Total Credit Line	\$ 7,500.00
Total Credit Available	\$17,137.10
Cash Credit Line	\$5,400.00
Portion of Credit Available	
for Cash	\$5,400.00
Statement Closing Date	1 /23/2019
Days in Billing Cycle	31

### Payment Information

New Balance Total Current Payment Due			\$362.90 \$25.00
Total Minimum Payment Due Payment Due Date	Ī		\$25.00 12/20/2019
Late Payment V- Payment by the c \$39.00 and your Total Minimum Payment each per longer to pay off		4180 2019	um e of up to of <b>29.99%.</b> Minimum e you
	*	of America 0792	l end up simated of
Only the Tot AMOUNT S Minimum Payrr		362.90	ю
If you would like MEMO 866.300.5238.	<b> </b>	Alaska Air 0792	es, cali
ACCT. PIO		perity Bank	
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	LCII	120	L - L		1 - 2

. ,		.5		1			
Transaction Date	Posting Date	Description		Reference Number	Account Number	Amount	Total
		Payments and Other Credits					
11/05	11/05	PAYMENT - THANK YOU		2465	1801	-323.44	
11/17	11/20	FRAUD DISPUTE	Manufacture of the Control of the Co	9605	0792	-5,910.15	
11/17	11/20	FRAUD DISPUTE		4100	0792	-4.389.31	
11/17	11/20	FRAUD DISPUTE		0610	0792	-5.910.15	
11/17	11/20	FRAUD DISPUTE		4000	0792	-845.07	
		TOTAL PAYMENTS AND	THER CREDITS FOR THIS PE				-\$17,378.12
		TO TALL ATTICKTS AND	THE CREDITS FOR THIS FE	IOD			-\$17,378.12
		Purchases and Adjustments			<del> </del>		
11/02	11/04	HEALTHY BACK INSTITUTE 80	0-216-4908 TX	7817	1801	49.95	
11/02	11/04	PAYPAL 'AFA-DALLAS 402-9	95-7733 CA	5817	1601	25.00	
11/14	11/15	PSV*Oxford Communiqu 877-6	539124 MD	4842	1601	287.95	
11/17	11/19	SLYDEPAY ACCRA 4,620.00 GHS		4000	1601	845.07 -	
11/17	11/19	IMMO SARL OUAGADO 2,596,000 XOF	usou	4100	1601	4,389.31	
11/17	11/19	rexinternational.net https://rex 500,000.00 BDT	in	0610	1801	5,910.15	
11/17	11/19	rexinternational.net https://rex 500,000,00 BDT	in .	9605	1801	5,910.15	
		TOTAL PURCHASES AND	ADJUSTMENTS FOR THIS PE	RIOD			\$17,417.58
		Interest Charged					
11/23	11/23	INTEREST CHARGED ON PURCHA	7			0.00	
11/23	11/23	INTEREST CHARGED ON BALANG				0.00	
11/23	11/23	INTEREST CHARGED ON DIR DEF				0.00	
11/23	11/23	INTEREST CHARGED ON BANK C				0.00	
		TOTAL INTEREST CHARG	ED FOR THIS PERIOD				\$0.00

2019 Totals Year-to-D	)alke
Total fees charged in 2019	\$0.00
Total interest charged in 2019	\$0.00

# Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Promotional Rate End Date	Balar Subje Inter Rate	ect to		ges by saction
Purchases	16.49%V				5	0.00	ζ.	0.00
Balance Transfers	16.4996V				5	0.00	5	0.00
Direct Deposit and Check Cash Advances	21.74%V				5	0.00	Ś	0.00
Bank Cash Advances	26.74%V				5	0.00	\$	0.00

APR Type Definitions Daily Interest Rate Type: V= Variable Rate (rate may vary)





www.bankofamerica.com

LL 1130 017 951 LEVIS B REENER SR 18595 MICHAELANGRIO DE DALLAS TX 75287-8824 41506 j#801 AB 0.412

November 26, 2019

Account ending in: 1801

Lewis E Keener Sr:

We've issued a temporary credit for \$17,054.68 while we conduct our research.

What you can expect

- You'll see the temporary credit on your next statement.
- Due to the extensive research required to resolve your claim, it may take some time before we're able to inform you of the final result.
- \* We'll contact you once we've resolved your inquiry.
- \* If it's determined through our research that the transaction(s) is valid, the temporary credit we applied to your account may be reversed.

We're here to help
We appreciate the opportunity to serve your financial needs. If you have questions, please call us at 800.472.7970, Monday through Friday, 8 a.m. to 7 p.m. Eastern.

792 7070 1-1 18-RM

### keen.deak@verizon.net

From: Bank of America <billpay@billpay.bankofamerica.com>

Sent: Monday, February 24, 2020 7:56 PM

To: keen.deak@verizon.net

Subject: You have a new e-Bill from Bank of America Credit Card

Importance: High

# **Bill Pay Alert**

# Bank of America 🐡

You have a new e-Bill from Bank of America Credit Card - Alaska Airlines:

Bunket America

 Due Date:
 03/20/2020

 Minimum Amount Due:
 \$ 674.00

 Amount Due:
 \$ 674.00

 Account Balance:
 \$ 17,276.88

View and Pay This e-Bill

#### Please do not reply to this email.

### Contact us about this email

If you have any questions, please either call the phone number on your account statement or use the <u>Contact Us</u> page, so we can properly verify your identity.

### **Email Preferences**

This is a service email from Bank of America. Please note that you may receive service email in accordance with your Bank of America service agreements, whether or not you elect to receive promotional email.

### **Privacy and Security**

Keeping your financial information secure is one of our most important responsibilities. For an explanation of how we manage customer information, please read our <u>Privacy Policy</u>. You can also learn how Bank of America keeps your <u>personal information secure</u> and how you can help protect yourself.

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